

Certificate Number: 15317-PAE-DE-031322861

Bankruptcy Case Number: 14-11468



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 15, 2018, at 11:08 o'clock AM PDT, Michael Badial completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 15, 2018 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor